



**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Order Filed on September 26,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

**DILWORTH PAXSON LLP**  
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*Counsel to Police and Fire Federal Credit Union*

In re:

PAUL RESNICK and JOAN RESNICK,

Debtors.

Chapter 13

Case No. 16-34647-JNP

Hearing Date: October 4, 2017

Judge: Jerrold N. Poslusny Jr.

**STIPULATED ORDER RESOLVING OBJECTION OF POLICE AND FIRE FEDERAL  
CREDIT UNION  
TO THE DEBTORS' CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) and three (3), is hereby  
Ordered.

**DATED: September 26, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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DEBTORS: Paul and Joan Resnick

CASE NO: 16-34647 (JNP)

CAPTION OF ORDER: Stipulated Order Resolving Objection of Police and Fire Federal Credit Union to the Debtors' Chapter 13 Plan

Upon consideration of the Debtors' proposed Chapter 13 Plan and the Objection thereto filed by the Police and Fire Federal Credit Union ("PFFCU"), and with the consent of the Debtors and PFFCU, and for good cause shown, it is hereby

**ORDERED** that the Home Equity Loan (the "Second Mortgage") held by PFFCU, with a balance owed as of the Petition Date in the amount of \$24,712.50, is secured by Debtor's real property located at 59 Linden Drive, Blackwood, NJ 08012 and will be treated as a secured claim in the Debtors' Chapter 13 Plan; and it is

**FURTHER ORDERED** that the Debtors will make their regular monthly payments on account of their Second Mortgage directly to PFFCU beginning with their payment in the amount of \$242.54 that is due for the month of October 2017, and shall pay their present arrears totaling \$1,697.78 through September 30, 2017 in equal monthly installments of \$141.48 each over the twelve month period beginning October 1, 2017 and ending September 30, 2018; and it is

**FURTHER ORDERED** that, should the Debtors fail to comply with any of the terms of this Consent Order, counsel for PFFCU may serve counsel to the Debtors with a notice of default and the Debtors shall have twenty (20) days from the receipt thereof to cure the default in full or an order shall be entered lifting the automatic stay with respect to the Debtors' Real Property located at 59 Linden Drive, Blackwood, NJ 08012 upon certification filed by PFFCU, without further hearing.

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DEBTORS: Paul and Joan Resnick

CASE NO: 16-34647 (JNP)

CAPTION OF ORDER: Stipulated Order Resolving Objection of Police and Fire Federal Credit Union to the Debtors' Chapter 13 Plan

CONSENTED TO BY:

DILWORTH PAXSON LLP

DATED: September 22, 2017

/s/ Anne M. Aaronson

Anne M. Aaronson, Esquire

*Attorney for Police and Fire Federal Credit Union*

CONSENTED TO BY:

LAW OFFICE OF JOSEPH J. ROGERS

DATED: September \_\_, 2017

/s/

  
Joseph J. Rogers, Esquire

*Attorney for Paul and Joan Resnick*

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Paul M. Resnick  
Joan E. Resnick  
Debtors

Case No. 16-34647-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2017.

db/jdb +Paul M. Resnick, Joan E. Resnick, 59 Linden Drive, Blackwood, NJ 08012-3151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com

Anne Marie Aaronson on behalf of Creditor Police and Fire Federal Credit Union  
aaaronson@dilworthlaw.com,  
cpappas@dilworthlaw.com;mdolan@dilworthlaw.com;mferrier@dilworthlaw.com;cct@dilworthlaw.com

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

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Joseph J. Rogers on behalf of Debtor Paul M. Resnick jjresq@comcast.net, jjresq1@comcast.net  
Joseph J. Rogers on behalf of Joint Debtor Joan E. Resnick jjresq@comcast.net,  
jjresq1@comcast.net

Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union  
ecf.rjmalloylaw@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9